

**Mull and Iona Community Trust**  
**Minutes for the 270th Board Meeting**  
**Via Zoom - Monday 13<sup>th</sup> July 2020**

*Meeting started at 7.30 pm*

**By Zoom:** Sandy Brunton (SB), Rob MacManaway (RM) Sue Hawkes (SH), Barry Whenman (BW), Derek Crook (DC), Hayley Gray (HG), Heather Waller (HW), Elizabeth Ferguson (EF), Joe Reade (JR).

**Apologies:** no apologies.

**In Attendance:** Moray Finch (MF), Mairi Greig (MG), Pamela Venters (PV)

**Notes from directors not present:** None

**1. Welcome, Apologies and AOB**

Four items of any other business;

- Legacy donation – MF
- Community Climate Action hubs -MG
- NWMWCW re discussion of common project areas – MF
- Recruiting new board members – HG

**2. Approve Minutes – Monday 8<sup>th</sup> June 2020**

No corrections – RM proposed and DC seconded.

**Approve Minutes – special board meeting 22<sup>nd</sup> June 2020**

IJ questioned if in section 2.4 that the votes should be recorded with directors' names. All agreed that this should remain so. No corrections. JR proposed and HW seconded.

• **Review actions from previous minutes**

Item 1 – In view of the impact of Covid 19 on young people, the board agreed that we should seek opportunities to help promote and develop apprenticeships and engage with both Tobermory and Oban High Schools.

Item 4 – MF confirmed there is ongoing work to reformat the website including amendments and corrections to the content.

• **Matters Arising from previous minutes (22<sup>nd</sup> June)**

None.

• **Sign previous minutes (SB)**

**3. Declarations of Interest and Register of Related Parties**

SB reminded all if there are any changes to e-mail back to the office regarding Trustees' interest relating to the work of MICT. HG confirmed she has an item to the Declarations of Interest Register.

**4. Finance**

• **Finance Report**

PV advised that MG and MF have also been working on this. Cash flow report is now easier to include the monthly actuals and the projection is more accurate.

Aged debtors and creditors reports discussed, this changes on a daily basis, and we do have some debtors which have been directly affected by Covid 19. Older debtors have paid up to 50% of outstanding balance recently. PV has made improvement in reporting so that all customers show on the aged debtor report.

HG prepared Finance Committee Report, looking each month at key numbers which have changed and why. Grants received have improved the unrestricted funds at month end, resulting in the projected year end figure higher than last month. Phasing of restricted funds gives a less consistent use of funds over the year. Overall the improvement in unrestricted position we are now forecasting means overall we end the year in a far more comfortable position.

MG explained the MICT costing exercise undertaken for 2019/20 to demonstrate how we could achieve full cost recovery by splitting those costs pro rata across projects and earned income initiatives. The splits include use of An Roth building, charity governance costs and amount time spent by core staff administering and managing project and initiatives. This gives a basis for future funding applications to help achieve full cost recovery.

**Actions from Board Meeting**

1. Apprenticeships – C/F
2. Keyworker accommodation – C/F
3. Key communications message from the survey – Newsletter now gone out.
4. MICT Website review – in progress.
5. Arrange meeting to discuss feasibility for care home (MF) C/F
6. Draft Risk Register – EF RM. In progress with something to share next month.
7. Dervaig Housing – MF to contact contractor and RHF.
8. Loan document – MF to contact solicitor re additional clause
9. Director and Staff liability insurance – policy to be purchased.
10. Community Climate Action Hubs – MG to prepare and submit stakeholder response, further information re partner/lead for Regional Hubs to be circulated.
11. Ulva project meeting – MF to arrange.

There was a brief discussion regarding the need to approach both the organisations dispersing the money and Scottish Government for more support for core costs.

SB thanked PV and team for their hard work in developing these reports.

- **Membership Numbers**

A couple of new island members and a business lifetime associate member plus an off island member with a £2000 donation. Other donations have come in through a request in the Newsletter.

5. **HR and Policies**

- **Staff Reviews – Update**

MG confirmed there has been one staff review since last month with 6 staff members still to be carried out. HG asked for clarification regarding which staff are currently furloughed; confirmed by MG. Furloughed staff can carry out work in July, but those hours worked need to be paid for by MICT and the furlough scheme tops up to the 80%. Projections in cashflow for July are that some furloughed staff will be working a quarter of the 80% equivalent of their hours. MF confirmed with staff reviews that these should be done sooner rather than later and probably on Zoom. There was a brief discussion on when the office could re-open, no date as yet set, as guidelines continue to advise working from home is the preferred option.

- **Approval of Policies**

No updates this month.

6. **Strategy**

- **Strategy Standing Committee**

Standing Committee meeting arranged at the last meeting, unfortunately was called off at short notice, and has not been re-arranged as yet, but does need to be picked up again. However, there have been separate discussions relating to the Resilience Committee and ongoing Finance meetings.

**6.2 Project Pipeline Document**

HG suggested a way to help prioritise new projects with a simple document to track new projects that are on the horizon or brought to us. This could be a useful document to be brought to a board meeting each month for assessing. There was a brief discussion and SB pointed out there used to be a more comprehensive scoring method of looking at projects in the past, and maybe more a prompt of questions that need to be asked could be added to a template for future projects. BW raised that when a project moves from development to become a live project, how that its then administered/managed also needs to be considered and should be included in the document.

7. **Special Items**

**7.1 Resilience Committee**

SB confirmed we need to make people aware of what we are doing as an organisation including further afield and how they may consider donating to support us. BW has been putting together a short video of activities MICT have been involved with during lockdown, including deliveries, prescriptions and the making of masks and scrubs. There is now a sound track on the video, which fittingly includes music written as part of our Intergenerational project. As part of the work, the home page and donations section of the website is being updated. The idea is to have shorter series of specific videos which can be adapted easily – the first video being how we have helped the community during lockdown, featuring the community transport, with the second one the opening up of the pontoon. HG pointed out care should be taken regarding the basis on which we are asking for donations.

8. **Special Items**

**8.1 Recurring Actions List**

No. 13 has been done.

No. 14 waiting for Scottish Water to do the septic tank.

No. 16 Currently in discussion with the housing sub group to decline a request a payment holiday on the loan repayment to the Quaker Housing Trust.

**8.2 General Managers Report**

No. 5 regarding Waterfall Fund support, MF explained the support that he has been providing to the Waterfall Fund trustees. The GEM board proposed asking the Waterfall Fund to make a donation to MICT in recognition of the support we have been providing to the community. A further donation from GEM to the Waterfall Fund will support ongoing Covid 19 community response.

SH added that the Waterfall Fund are also looking at developing a hardship fund.

We were due to launch a community consultation for the Dervaig Housing Project when it was stalled in March. MF suggested an explainer should be circulated round the board. He still needs to check with the local contractor to see if they are still willing to take this forward. All agreed to check with local contractor and then approach Rural Housing Fund if a positive response is received. Following this a proposal would be sought for Helen MacDonald to carry out the consultation work.

**Deputy General Managers Report**

MF confirmed that Highwater had been on the Nonhebel Park site at the end of June and had an acceptable sample. Further samples required to verify this initial sample and a potable water supply.

Business support grants, further applications submitted and Council requested further information to support these applications, no decision as yet.

Childcare – based on local proposals for pre school education from August, concern that there may be a change of attitudes or concern towards outdoor preschool education from some parents. HG added that a worked through outdoor forest school style proposal, rather than reactive set up, would effectively eliminate any negativity.

### **8.3 Review and agree template for Terms of Reference**

Previously agreed by email correspondence.

### **8.4 Proposal for Life Insurance for Directors Loans**

MF provided a verbal update from the solicitor who has had experience of this and recommends that we should not be spending money on Life Insurance and should be dealing with the risk with a specific clause in the loan agreement. Contact solicitor to draft a revised clause for this.

### **8.5 Proposal for Director and Senior Staff liability insurance**

MF and IJ met with Euan from NFU, who explained the reasons why cover was needed, which has been highlighted in his update. It has been suggested by Euan we should go back to the underwriters to clarify some specific information and clarify if there is a limit to number of people covered. IJ has researched comparisons for cover and feels that the cover provided for the premium is good and if we had it in place the crime module would have covered us fraudulent transactions. MF agreed that this is something that we should have in place. All agreed.

### **8.6 Approval of application to Lottery Emerging Futures Fund**

RM proposed and JR seconded the application.

## **9. Steering Group Reports**

### **9.1 Ardura**

SB confirmed Planning Permission has been agreed for the haul roads within the forest and the conservators are likely coming over earlier than they previously said.

### **9.2. Childcare project (MG/MF)**

### **9.3. Nonhebel Park, Tobermory (MG)**

### **9.4. MESS (HC)**

### **9.5. Ulva Ferry Housing (HMCD)**

Planner has now visited Ulva Ferry in connection with the planning application and advised approval for the remaining two houses.

### **9.6. Ulva Ferry pontoon and shore facilities (CF)**

### **9.7. Ulva Ferry Community Transport (MF/JM)**

### **9.8. Ranger Service & Eagle Partnership (JD & EW)**

### **9.9. Key Workers Accommodation (BW/EF)**

### **9.10. Friends of Calgary Bay (MF/JD)**

### **9.11. 1000 Voices project (MF)**

### **9.12. Lochdon Pavement (MF)**

### **9.13. Mull & Iona Community Councils (SH & RMCM)**

## **10. Discussion items**

## **11. Any Other Business**

- Legacy donation  
MF advised he has received a letter from the Executor of an Estate advising that MICT has been named in a will as a beneficiary of a % of the sale proceeds of the house sale in Tobermory.
- Community Climate Action hubs -MG  
Stakeholder response re Community Climate Action hubs required by Friday 17<sup>th</sup> July, as recipients of the Climate Challenge Fund which this will replace, we are well placed to respond based in our experiences. DC and JR agreed to form a working group to review a response.  
Expression of Interest to lead/partner a Regional Hub – MG to find out more information to allow a decision to be made before the 17<sup>th</sup> July deadline.
- NWMWCW re discussion of common project areas, particularly in relation to Ulva and Ulva Ferry area – SB and IJ volunteered to be part of the call. MF to arrange.
- Recruiting new board members – HG offered to put a shout out to a group which she is part of on Facebook to see if we could attract some new board members, as the group is predominately for parents with young children, this could help to diversify our board.

## **12. Members Forum**

*Meeting closed at 9.35pm*

*The next scheduled board meeting will be held on Monday 10<sup>th</sup> August 2020 at 7.30 pm via Zoom.*

**Signed**

**Name**            **Sandy Brunton**

**Date**

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